



Managed by Fermi Research Alliance, LLC for the U.S. Department of Energy Office of Science

Your Fermilab Benefit Plans

Ann Marie Matthei

2015 New Hire Orientation

Your Fermilab Benefits

- Medical and Prescription Drug Coverage
- Dental Plans
- Medical and Dental Plan Rates
- Additional Programs from Blue Cross and CIGNA
- Flexible Spending Accounts (FSA)
- Initial Enrollment/FermiWorks
- Changing Health Plan Elections
- Life Insurance
- Long Term Disability
- Long Term Care
- Retirement Plans
- Next Steps and Benefits Office Contacts

Medical Plans Terms to Know

- **Network providers**

Doctors, hospitals, healthcare facilities that insurance carrier has contracted with to provide services at negotiated rates

- **Primary Care Physician (PCP)**

- A PCP may be a General or Family Practitioner, a doctor of Internal Medicine or a Pediatrician
- Visits to your OB/Gyn do not require a PCP referral in any plan

- **Deductible**

Annual amount that must be paid for charges before plan benefits begin.

- **Co-insurance**

The amount you pay after a service, such as lab or x-ray, usually a percentage of the total cost

- **Co-payment**

The amount you pay at the time of service, usually a flat dollar amount

- **Maximum Eligible Charge/Allowance**

The maximum charge allowed for services provided by non-network providers, which may be less than the provider's actual charge. You are responsible for charges exceeding this amount.

Medical Plans

- Blue Cross Blue Shield PPO Plan

<http://wdrs.fnal.gov/benefits/2015SBCBCBSPPO.pdf>

- Blue Cross Blue Shield PPO Premium Plan

<http://wdrs.fnal.gov/benefits/2015SBCBCBSPPOPremium.pdf>

- Blue Cross Blue Shield Blue Advantage HMO Plan

<http://wdrs.fnal.gov/benefits/2015SBCBCBSHMO.pdf>

Medical Plans

- **Blue Cross Blue Shield PPO**

- In and out of network benefits:

	In Network	Out of Network
Copayments	\$20 PCP, \$30 Specialist	
Deductible	Individual \$300 Family Max \$900	Individual \$550 Family Max \$1,650
Coinsurance	You pay 10% after deductible	You pay 20% after deductible
Out-of-Pocket Max	Individual \$1,800 Family Max \$5,400	Individual \$3,550 Family Max \$10,650

- Deductible, medical and prescription copays apply towards the out-of-pocket maximum
- Out-of-network services subject to maximum eligible charges/allowance

Medical Plans

- **Blue Cross Blue Shield PPO**
 - Preventive care covered **only** in-network with no copayment
 - Find a network provider at www.bcbsil.com
 - No PCP selection or referrals to Specialists required
 - Vision discounts on annual exam and glasses with an in-network Davis Vision provider through the Blue 365 program

Medical Plans

- **Blue Cross Blue Shield PPO Premium**

- In and out of network benefits:

	In Network		Out of Network	
Copayments	\$20 PCP, \$30 Specialist			
Deductible	N/A N/A		Individual	\$350
			Family Max	\$1,050
Coinsurance	You pay 0%, no deductible		You pay 30% after deductible	
Out-of-Pocket Max	Individual	N/A	Individual	\$3,350
	Family Max	N/A	Family Max	\$7,050

- Deductible, medical and prescription copays apply towards the out-of-pocket maximum (for out-of-network services only)
- Out-of-network services subject to maximum eligible charges/allowance

Medical Plans

- **Blue Cross Blue Shield PPO Premium**
 - Preventive care covered **only** in-network with no copayment
 - Find a network provider at www.bcbsil.com
 - No PCP selection or referrals to Specialists required
 - Vision exam every 24 months with no copay with an in-network Davis Vision provider and discounts on glasses through the Blue 365 program

Medical Plans

- **Blue Cross Blue Shield Blue Advantage HMO**
 - In network benefits only:

	In Network	Out of Network
Copayments	\$15 PCP, \$25 Specialist	N/A
Deductible	N/A	N/A
Coinsurance	N/A	N/A
Out-of-Pocket Max	Individual \$1,500 Family Max \$3,000	N/A

Medical Plans

- **Blue Cross Blue Shield Blue Advantage HMO**
 - Must elect PCP and Medical Group. Check if your medical group and/or doctor is a Blue Advantage HMO provider at www.bcbsil.com
 - All care must be coordinated by PCP in medical group
 - Deductible, medical & prescription copays apply towards the out-of-pocket maximum
 - Preventive care covered **only** in-network with no copayment
 - Vision exam annually with no copay using an in-network Davis Vision provider, and \$75 allowance for glasses and contacts every 24 months plus discounts
 - After enrollment sent to HMO from FermiWorks, **must call BCBS, choose Medical Group for ID card**

Prescription Drug Coverage

- Blue Cross Blue Shield PPO & PPO Premium Plans
 - In Network Retail (30 day supply):
 - Generic \$10, Preferred Brand \$20, Non-Preferred Brand \$40
 - Out of Network Retail: \$50 annual deductible, you pay 20%
- Blue Advantage HMO
 - In Network Retail (34 day supply):
 - Generic \$10, Preferred Brand \$20, Non-Preferred Brand \$40
 - Out of Network Retail: Not Covered
- All medical plans: In Network Mail Order (90 day supply):
 - Generic \$20, Preferred Brand \$40, Non-Preferred Brand \$80

Dental Plans

- **CIGNA PPO Dental Plan**

- In and out of network coverage
- Cleanings, exams and x-rays at no cost to you
- Other services subject to deductible and coinsurance after deductible:
 - You pay 20% for basic restorative services
 - You pay 50% for major restoration and Orthodontia
- \$50 individual deductible, \$150 max per family per calendar year
- Insurance maximum payments: \$2,000 dental (annual), \$1,500 orthodontia (lifetime)
- In network costs are lower, due to CIGNA negotiated discounts
- After enrollment sent to Cigna from FermiWorks, print Dental ID Card from www.myCigna.com

Dental Plans

- **CIGNA Dental HMO Plan**

- In network coverage only - must select an HMO dentist to coordinate care
- Cleanings, exams, x-rays and most fillings at no cost to you
- Other dental procedures subject to a fee/charge schedule, see <http://wdrs.fnal.gov/benefits/dental.html>
- After enrollment sent to Cigna HMO from FermiWorks, **must call Cigna, choose HMO Dental provider for ID card**
- After provider on record, ID card mailed to your home

- Find dental providers in Dental PPO and HMO networks at www.cigna.com

Additional Programs

- Blue Cross/Blue Shield Blue 365 Program
 - Available if enrolled in any Blue Cross Blue Shield Medical plan
 - Log into Blue Access for Members at www.bcbsil.com
- CIGNA Healthy Rewards program
 - Available if enrolled in any CIGNA Dental plan
 - Register at www.mycigna.com
- Both programs include discounts for:
 - Weight Management and nutrition
 - Fitness
 - Tobacco cessation
 - Mind/body programs (e.g., relaxation, meditation)
 - Vision and hearing care
 - Vitamins, health and wellness products
 - Alternative medicine

Medical and Dental Plan Rates

		2015 Monthly Rates			
		Single	EE + Spouse	EE + Child(ren)	Family
<u>Medical Coverage</u>					
BCBS PPO		\$166.51	\$327.06	\$313.86	\$485.60
BCBS PPO Premium		\$185.58	\$340.42	\$326.68	\$505.43
Blue Advantage HMO		\$154.12	\$296.55	\$284.26	\$440.98
<u>Dental Coverage</u>					
Cigna Dental PPO		\$11.62	\$32.88	\$42.00	\$60.37
Cigna Dental HMO		\$8.94	\$17.57	\$22.45	\$32.27

Flexible Spending Accounts

- **Health Care Spending Account**

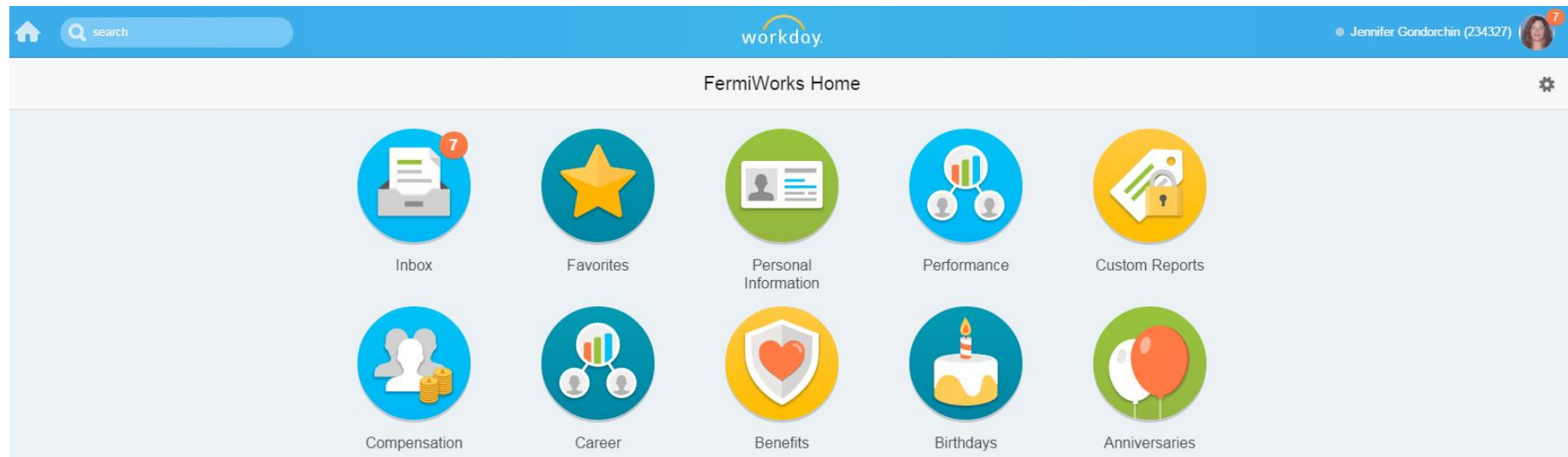
- Pre-tax dollars via payroll deduction to pay for healthcare expenses not covered by insurance such as deductible & copayments
- \$2,500 per employee/\$5,000 per family maximum annual contribution
- Use funds by March 15th of following year
- May submit claims for reimbursement until April 30th of following year
- Debit card issued for health care expenses
- Manage your account and file claims online
- Administered by PayFlex, visit www.HealthHub.com>My HealthHub Resources for more information

Flexible Spending Accounts

- **Dependent Care Spending Account**
 - Pre-tax dollars via payroll deduction to pay for child care expenses while you and your spouse work or attend school
 - \$5,000 per household maximum annual contribution
 - Must use funds by December 31st of this year
 - May submit claims for reimbursement until April 30th of following year
 - Manage your account and file claims online
 - Administered by PayFlex

http://wdrs.fnal.gov/benefits/flexible_plan.html

Initial Enrollment



- All benefits enrollments are processed through FermiWorks
- Everyone will receive a login and temporary password
- When you login there will be a new hire benefits event in your Inbox
- New Hire event includes medical, dental, life, flexible spending
- New hire event must be completed within 31 days of your hire date
- Enrollments are transmitted electronically each Thursday to insurance
- Medical ID cards mailed to your home address by carrier within 10 business days of processing your enrollment (HMO: call BCBS with Med Group choice)

FermiWorks New Hire Event

Election
Due Date

Event Date 06/23/2014
Initiated On 06/25/2014
Submit Elections By 07/22/2014

Choose
One
Medical
& One
Dental
Plan

Health Care Elections 5 items

Benefit Plan	*Elect / Waive	Coverage	Enroll Dependents	Employee Cost (Monthly)
Medical - Blue Cross Blue Shield of IL HMO Blue Advantage	<input type="radio"/> Elect <input checked="" type="radio"/> Waive			
Medical - Blue Cross Blue Shield of IL PPO	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	Family	search	\$483.97
Medical - Blue Cross Blue Shield of IL PPO Premium	<input type="radio"/> Elect <input checked="" type="radio"/> Waive			
Dental - Cigna HMO	<input type="radio"/> Elect <input checked="" type="radio"/> Waive			
Dental - Cigna PPO	<input type="radio"/> Elect <input checked="" type="radio"/> Waive			
Total:				483.97

FermiWorks New Hire Event

Elect or Waive Flexible Spending Accounts



Spending Account Elections 2 items

Benefit Plan	*Elect / Waive	Contributions	Supporting Information
Health Care FSA - Payflex	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	<div>Your number of remaining payroll deductions for the year9</div> <div>Your estimated contributions made this year0.00</div> <div>Manual override by user</div> <div>How much do you want to contribute for the total year?0.00</div> <div>How much do you want to contribute per paycheck (Monthly)?0.00</div>	<div>Minimum Contribution (Annual)\$25.00</div> <div>Maximum Contribution (Annual)\$2,500.00</div> <div>Provider Websitewww.healthhub.com</div>
Dependent Care FSA - Payflex	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	<div>Your number of remaining payroll deductions for the year9</div> <div>Your estimated contributions made this year0.00</div> <div>Manual override by user</div> <div>How much do you want to contribute for the total year?0.00</div> <div>How much do you want to contribute per paycheck (Monthly)?0.00</div>	<div>Minimum Contribution (Annual)\$25.00</div> <div>Maximum Contribution (Annual)\$5,000.00</div> <div>Provider Websitewww.healthhub.com</div>

Changing Health Plan Elections

- Subject to Internal Revenue Service regulations
- Enrollment changes allowed at Open Enrollment in Fall each year, effective next January 1st
- Mid-year changes allowed only if a Qualified Status Change/Life Event:
 - Enrollment change must be consistent with nature of status change:
 - Examples of status change events include: marriage, divorce, death, birth/adoption of child, change in employment status or moving out of service area for your plan, loss of other coverage (e.g. spouse employment change)
 - Changes: Adding/dropping/changing plans, adding/dropping dependent
- Qualified Status Change is processed as a Life Event in FermiWorks
 - Must submit new enrollment in FermiWorks **within 31 days** after status change occurs

Life Insurance

- **Basic Life Insurance**
 - Paid by Fermilab
 - One times annual base salary
 - Term life insurance, no cash value
- **Accidental Death & Dismemberment (AD&D)**
 - Paid by Fermilab

Schedule of Benefits	
Annual Base Earnings	Benefit Amount
\$10,000 & over	\$12,500
\$7,500 to \$9,999	\$10,000
\$2,500 to \$4,999	\$7,500
Up to \$2,499	\$2,500

Life Insurance

- **Supplemental Life Insurance**
 - Paid by employee
 - May elect additional 1 to 4 times salary
 - Guaranteed coverage amount is the lesser of 3X your annual salary or \$500,000 for combined Basic and Supplemental Life Insurance benefits
 - Only when electing coverage during first 31 days of employment
 - Underwriting approval required for benefits greater than the guaranteed coverage amount or coverage after 31 days from hire
 - Maximum coverage is \$1,000,000 (Basic and Supplemental Life benefits combined)

Life Insurance

- **Dependent Life Insurance**

- Dependent Life insurance available if enroll in Supplemental Life:
 - Option A: spouse \$5,000, & child/ren \$2,000
 - Option B: spouse \$10,000 & child/ren \$4,000
- Paid by employee
- Underwriting approval required for spouse coverage if enroll after 31 days from hire

Life Insurance

- Rate Calculation:
 - 40 year old employee with an annual salary of \$50,000
 - Employee elects 3X annual salary
 - $\$150,000 / \$1,000 = 150$
 - $150 \times \$0.09 = \13.50
 - \$13.50 deduction per month

Employee Age	Employee Monthly Cost per \$1,000 Unit
Under 30	\$ 0.04
30 to 34	0.06
35 to 39	0.07
40 to 44	0.09
45 to 49	0.13
50 to 54	0.21
55 to 59	0.38
60 to 64	0.55
65 to 69	0.88
70 & over	1.46

The monthly costs for Spouse/Children coverage:

Spouse-\$5,000/Children-\$2,000 = \$.663

Spouse-\$10,000/Children-\$4,000 = \$1.309

One premium will insure all your eligible children, regardless of the number of children you have.

Costs are subject to change.

Life Insurance Election

Insurance Plan Dependencies and Coverage Limitations

Insurance Elections 5 items

	Benefit Plan	*Elect / Waive	Coverage Level	Covers Dependents	Calculated Coverage	Employee Cost (Monthly)	Employer Contribution (Monthly)	Benefit Credit (Monthly)	Provider Website
	Basic Life - Cigna (Employee)	<input type="radio"/> Elect <input type="radio"/> Waive	1 X Salary					0.00	www.cigna.com
	Basic AD&D - Cigna (Employee)	<input type="radio"/> Elect <input type="radio"/> Waive	1 X Salary		\$2,500.00		\$0.06	0.00	www.cigna.com
	Supplemental Life - Cigna (Employee)	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	2 X Salary					0.00	www.cigna.com
	Dependent Life - Cigna Option A (Spouse 5K, Child(ren)2K) (Spouse & Child(ren))	<input type="radio"/> Elect <input checked="" type="radio"/> Waive						0.00	www.cigna.com
	Dependent Life - Cigna Option B (Spouse 10K, Child(ren) 4K) (Spouse & Child(ren))	<input type="radio"/> Elect <input checked="" type="radio"/> Waive						0.00	www.cigna.com
						Total:	0.00	0.06	0.00

Continue

Save for Later

Go Back

Cancel

Beneficiary Designations

	Benefit Plan	Provider Website	Requires Beneficiary	Beneficiaries	
				*Beneficiary	*Primary Percentage / Contingent Percentage
	Basic Life - Cigna (Employee)	www.cigna.com	<input checked="" type="checkbox"/>	<div>+</div>	
				<div>-</div> Dependent Test 1	<div><input type="radio"/> Primary Percentage 0 <input checked="" type="radio"/> Contingent Percentage 100</div>
				<div>-</div> Employee Test	<div><input checked="" type="radio"/> Primary Percentage 100 <input type="radio"/> Contingent Percentage 0</div>

Continue

Save for Later

Go Back

Cancel

Life Insurance elections and beneficiary designations are Step 3 and Step 4 of the New Hire Benefit Event

Long Term Disability

- Income replacement if disabled and unable to work
- Benefit is 60% of base salary
- Mandatory enrollment for regular full-time employees
- Not available to Guest Scientists, Co-ops, Term, temporary employees or those in phased retirement or part-time status
- Administered by CIGNA
- Cost is shared by employee and Fermilab
- 6 month eligibility period, no enrollment required
 - Deductions begin after 6 months = $\$.2738/\100 of monthly income
- Example: $\$50,000$ salary = $\$4,166.67/100 = 41.6667 \times \$.2738 = \$11.41$

Long Term Care

- Voluntary employee paid benefit
- Provides benefits if you are unable to engage in 2 of 6 basic activities of daily living or have a cognitive impairment
- Services are covered for Facility Care and Home Based Care
- Coverage available for employee, spouse, parents and grandparents
 - No health questionnaire for employee if applying within 31 days
 - Health questionnaire required for family members
- Info and enrollment packet available from the Benefits Office
- Administered by CNA, see www.CNA.com or call CNA Customer Service for more information

Retirement Plans

- **Supplemental Retirement Plan - 403(b)**
 - Eligible first day of employment
 - Pre-tax or post-tax (Roth) contribution options available
 - 2015 IRS annual maximum contribution - \$18,000
 - Catch-up contribution for employees age 50 & over - \$6,000
 - Choose from a menu of mutual funds, plus a mutual fund brokerage option
 - Loans are permitted
 - Go to www.netbenefits.com/fermilab to begin participating:
 - Account is automatically set-up after first day of employment
 - Specify salary deferral amount. Changes take effect beginning of next pay period.
 - Choose investments. Make changes at any time.
 - Designate beneficiaries.

Retirement Plans

- **Supplemental Retirement Plan - 403(b)**
 - Investment line-up with 4 tiers of investment choices:
 - Tier 1: Target Date funds (all-in-one approach)
 - Tier 2: Index Funds (index or passively managed mutual funds)
 - Tier 3: Actively Managed Funds (range across several asset classes)
 - Tier 4: Mutual Fund Brokerage Option (expanded list of mutual funds)
 - Fidelity provides administration and recordkeeping services
 - Select options consistent with your goals, timeline, risk tolerance
 - Visit www.netbenefits.com/fermilab for information about investments

Retirement Plans

- **Fermi Research Alliance Retirement - 401(a) Plan**
 - Fermilab contributes 10% of your base salary
 - On-Call, Co-op and Retired Guests not eligible
 - Two year eligibility period
 - Must work 1,000 hours per year and be 21 years old
 - Fully vested immediately upon meeting eligibility requirements
 - Two emails from FermiWorks prior to 2 year anniversary with instructions to set up your account and investments

Retirement Plans

- **Fermi Research Alliance Retirement - 401(a) Plan**
 - Enroll at www.netbenefits.com/fermilab:
 - An account is automatically set up at the time of eligibility
 - Designate beneficiaries
 - Choose investments - may change any time
 - Same investment options as for 403(b) plan
 - Contributions begin first of the month after 2 year anniversary
 - Eligibility information is sent to Fidelity on the first day of the month after the 2 year anniversary

Retirement Plans – Planning & Guidance Consultants

- Fidelity offers onsite complimentary one-on-one guidance.
- Planning & Guidance Consultants will provide:
 - Information about Fermilab's plan and features
 - Assistance with a range of services from plan enrollment to investment education as well as account consolidation
 - Guidance on next steps to help you maximize your workplace savings plan and other retirement savings opportunities
 - Assistance with more complex needs including multi-goal and retirement income planning, charitable giving strategies, and investment management
- All new hires are encouraged to schedule a one-on-one appointment with Fidelity.
- Sign-up today and the Benefits Office will schedule a new hire one-on-one on your behalf.

Required Notices

- Retirement Plans Fee Disclosures
- Department of Labor's Benefits Security Administration issued regulations requiring employer sponsored retirement plans to disclose the fees associated with retirement plans and investments.
- The disclosure requirements cover Fermilab's 401(a) and 403(b) plans.
- The purpose of the disclosures:
 - allows the plan participants to understand the associated fees and expenses for the services provided.
 - understand the costs of the investments that you choose.
 - understand the impact to your investments over time.
- You will receive an electronic copy of the 403(b) fee disclosures via email from the Benefits Office.
- You access the information on the Benefits website under Required Notices.

Summary Plan Descriptions

- Summary Plan Descriptions (SPDs) for all benefit plans are available online:

<http://wdrs.fnal.gov/benefits/spds>

Benefits Links

Plan/Vendor	Vendor
Medical and Dental Plans	
Blue Cross Blue Shield of IL (HMO, PPO & PPO Premium)	www.bcbsil.com
CIGNA Dental	www.cigna.com
Flexible Spending Accounts	
PayFlex	www.healthhub.com
Long Term Care	
CNA Insurance	www.CNA.com
Retirement Plans	
401(a) and 403(b) plans, Fidelity	www.netbenefits.com/fermilab

Next Steps

- New Hire Event must be completed and submitted within 31 days. “Save for later” until you are sure of choices. The event will finalize once you complete/submit the event. Need help? Kiosks are available to complete the enrollment in Benefits Office.
 - Benefits Office: Wilson Hall, 15th Floor West, MS 126
 - Hours are M-F 8:30 a.m. – 5 p.m.
- Contact us for an appointment:

Ann Marie Matthei
Benefits Administrator
630.840.3395
amatthei@fnal.gov

Jennifer Gondorchin
Benefits Admin Team Lead
630.840.4361
jgondo@fnal.gov

Maria Lifka
Benefits Specialist
630.840.8569
mlifka@fnal.gov

Tara Turner
Laboratory Benefits Manager
630.840.6463
tturner@fnal.gov